

**From:** "Echo Johnson" <echo193@earthlink.net> on 10/08/2004 12:01:51 AM

**Subject:** Study on Credit Bureaus Handling of Disputes

I have been trying for the last year now to correct errors on my credit report. I followed the steps exactly as I should, sent in the appropriate form letters, followed up 3 times now, and still have never received anything from the credit reporting agencies. I don't know if they've ever received my requests, nothing has changed on my credit report, and most aggravating of all, you can't get anyone on the phone. The 800-number goes to an automated system, and never tells you how to directly speak to someone.

The frustration I feel over this matter is unexplainable. I have spent countless hours on this issue, and nothing has been resolved, it is my hope that the government will look at the serious nature of this matter, and intervene.

Sincerely,

**Echo Johnson**